

Amendments to the Specification:

Please add the following new paragraph on page 1, before line 5 “FIELD OF THE INVENTION”:

PRIORITY CLAIM

This application is a continuation-in-part of co-pending U.S. Patent Application Serial No. 09/671,424 filed September 27, 2000, entitled “System and Method for Delivering Financial Services”, which is a continuation-in-part of U.S. Patent Application Serial No. 09/323,210 filed June 1, 1999, entitled “System and Method for Delivering Financial Services”, which is a continuation of U.S. Patent Application No. 08/908,413 filed August 7, 1997 (claiming priority to U.S. Provisional Application No. 60/029,209 filed October 31, 1996), entitled “System and Method for Delivering Financial Services”, now U.S. Patent No. 5,933,816 issued August 3, 1999, entitled “System and Method for Delivering Financial Services.”